



*A message from*  
**Senator**  
**Wayne D. Fontana**

Too many children in Pennsylvania have no health insurance, which often means they suffer from sickness and disease that could be prevented. **The income eligibility guidelines for Pennsylvania's Children's Health Insurance Program (CHIP) have been raised.** I am pleased that more families will qualify for CHIP under the new guidelines, which are now in effect.

The CHIP program provides free or low cost health coverage for children whose families earn too much to qualify for Medicaid but too little to be able to afford private health insurance. Children are covered by CHIP regardless of any pre-existing medical condition.

Please take the time to review this pamphlet carefully. If your family is eligible, or if you aren't sure, call the toll-free phone number today:

**1-800-986-KIDS**



*Provided as a public service by:*

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# Pennsylvania's Children's Health Insurance Program



**New Higher  
 Income Guidelines**  
 make more children  
 eligible for low or no cost  
 health care coverage.

*To see if your child qualifies, call*  
**1-800-986-KIDS**  
*Servicios bilingües disponibles*

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**SENATOR WAYNE D. FONTANA**



# If you're a working family with no health insurance, your kids can be covered for free or low cost.

- Your children qualify for CHIP coverage if your family income falls within certain limits. This income can come from jobs that do not provide insurance, self employment, alimony or child support, survivor benefits or other sources.
- CHIP is administered by the Pennsylvania Insurance Department, but the coverage is for quality medical services through regular health insurance companies.
- **Most children who qualify for CHIP get free coverage.** Others receive CHIP coverage at monthly rates much lower than insurance usually costs. Your family income, size of family and child's age determines whether or not your child is eligible to receive free or low-cost coverage. Families who qualify for low-cost rather than free CHIP pay monthly premiums ranging from \$20 to \$40 per child, depending on where they live in Pennsylvania. These rates are 50% to 75% lower than the usual cost of similar insurance coverage.
- CHIP covers children regardless of any pre-existing medical condition. Kids can be covered from birth until they turn 19 years old. They must be U.S. citizens or lawful aliens and have resided in Pennsylvania for at least 30 days (except newborns).

<b>ELIGIBILITY GUIDELINES</b>		
Family Size	Free Coverage For Ages 0-18	Low Cost Coverage For Ages 0-18
	Maximum Income Level	Maximum Income Level
2	\$26,400	\$31,020
3	\$33,200	\$39,010
4	\$40,000	\$47,000
5	\$46,800	\$54,990
6	\$53,600	\$62,980
7	\$60,400	\$70,970
8	\$67,200	\$78,960

*Income guidelines according to PA Children's Health Insurance Program. Minimum income guidelines vary. Call for details.*

- CHIP guarantees access to quality health care including:
  - ✓ Regular check-ups and immunizations by a doctor who will know your child
  - ✓ Prescription drugs
  - ✓ Emergency care
  - ✓ Certain dental, vision, hearing and mental health services
  - ✓ Diagnostic testing
  - ✓ Up to 90 days hospitalization in any year
  - ✓ Durable medical equipment
  - ✓ Rehabilitation therapy
  - ✓ Home health care
  - ✓ Substance abuse treatment
  - ✓ Partial hospitalization for mental health services

Counselors are available to answer any question concerning your child's eligibility to receive health care coverage through the CHIP program.

**For more information on CHIP, call:**

**1-800-986-KIDS**

**CHIP provides your children with health care if you are working and simply can't afford it.**

**It is not a welfare program.**